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APPLICANT(s): Heinonen et al.

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EXAMINER: Gelin, Jean
Alland

TITLE: A METHOD FOR USING APPLICATIONS IN A MOBILE
STATION, A MOBILE STATION, AND A SYSTEM FOR
EFFECTING PAYMENTS

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Commissioner of Patents
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RESPONSE

I. INTRODUCTION

This is in response to the Office Action mailed February 26, 2003 (Paper No. 4) in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.

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